

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Eric Christopher Jones  
Debtor

Case No. 22-02069-MJC  
Chapter 13

District/off: 0314-4  
Date Rcvd: Mar 14, 2025

User: AutoDocke  
Form ID: pdf010

Page 1 of 3  
Total Noticed: 46

## CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

**Symbol**      **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 16, 2025:**

Recip ID	Recipient Name and Address
db	Eric Christopher Jones, 7 Luzerne Ave, Elysburg, PA 17824-7231
5503017	Central Keystone Fcu, 1000 Market St, Sunbury, PA 17801-2403
5504450	+ Central Keystone Federal Credit Union, 1000 Market Street, Sunbury, PA 17801-2403
5503013	Jones Eric Christopher, 7 Luzerne Ave, Elysburg, PA 17824-7231
5503033	+ Quicken Loans, Attn: Bankruptcy, 1050 Woodward Ave, Detroit, MI 48226-3573
5503034	+ Rocket Mortgage, 1050 Woodward Ave, Detroit, MI 48226-3573
5507801	+ Rocket Mortgage, LLC fka Quicken Loans, at. el, 635 Woodward Avenue, Detroit MI 48226-3408
5504449	+ William R. Swinehart, 240-246 Market Street, P. O. Box 791, Sunbury, PA 17801-0791

TOTAL: 8

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 14 2025 18:39:55	LVNV Funding LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 14 2025 18:52:47	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5506017	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 14 2025 18:41:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
5504529	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 14 2025 18:41:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
5503015	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 14 2025 18:41:00	Americredit/Gm Financial, Attn: Bankruptcy, PO Box 183853, Arlington, TX 76096-3853
5503016	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2025 18:51:10	Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
5513412	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2025 18:52:05	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
5503018	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2025 18:51:57	Citibank/Best Buy, Citicorp Credit Svrs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
5503019	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2025 18:52:49	Citibank/the Home Depot, Citicorp Credit Svrs/Centralized Bk dept, PO Box 790034, Saint Louis, MO 63179-0034
5503020	Email/PDF: creditonebknotifications@resurgent.com	Mar 14 2025 18:51:26	Credit One Bank, Attn: Bankruptcy Department, PO Box 98873, Las Vegas, NV 89193-8873
5503021	Email/PDF: creditonebknotifications@resurgent.com	Mar 14 2025 18:50:53	Credit One Bank NA, PO Box 98872, Las Vegas, NV 89193-8872
5509992	Email/Text: ECMCBKNotices@ecmc.org	Mar 14 2025 18:41:00	ECMC, PO BOX 16408, ST. PAUL, MN

			55116-0408
5503022	Email/Text: bankruptcy.notices@hdfs1.com	Mar 14 2025 18:41:00	Esb/Harley Davidson Cr, 3850 Arrowhead Dr, Carson City, NV 89706-2016
5503023	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Mar 14 2025 18:41:00	Gm Financial, 200 Bailey Ave, Fort Worth, TX 76107-1210
5503024	Email/Text: bankruptcy.notices@hdfs1.com	Mar 14 2025 18:41:00	Harley Davidson Financial, Attn: Bankruptcy, PO Box 22048, Carson City, NV 89721-2048
5509298	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Mar 14 2025 18:41:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
5514683	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 14 2025 18:41:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
5508143	+ Email/Text: RASEBN@raslg.com	Mar 14 2025 18:41:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid., Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
5503025	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 14 2025 18:39:16	Jpmcb Card, PO Box 15369, Wilmington, DE 19850-5369
5503026	Email/Text: bk@lendmarkfinancial.com	Mar 14 2025 18:41:00	Lendmark Financial Ser, 2118 Usher St NW, Covington, GA 30014-2434
5503027	Email/Text: bk@lendmarkfinancial.com	Mar 14 2025 18:41:00	Lendmark Financial Services, Attn: Bankruptcy, 1735 N Brown Rd Ste 300, Lawrenceville, GA 30043-8228
5506366	Email/Text: bk@lendmarkfinancial.com	Mar 14 2025 18:41:00	Lendmark Financial Services, LLC, 2118 Usher Street, Covington, GA 30014
5509108	Email/PDF: resurgentbknotifications@resurgent.com	Mar 14 2025 18:52:22	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5503014	Email/Text: mylawyer@jpplaw.com	Mar 14 2025 18:41:00	Law Offices of Jason P Provinzano LLC, 16 W Northampton St, Wilkes Barre, PA 18701-1708
5510533	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 14 2025 18:52:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
5503028	Email/Text: bankruptcy@marinerfinance.com	Mar 14 2025 18:41:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Dr, Nottingham, MD 21236-5904
5503029	Email/Text: bankruptcy@marinerfinance.com	Mar 14 2025 18:41:00	Mariner Finance, 8211 Town Center Dr, Nottingham, MD 21236-5904
5503030	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 14 2025 18:51:02	Merrick Bank Corp, PO Box 9201, Old Bethpage, NY 11804-9001
5503031	Email/PDF: cbp@omf.com	Mar 14 2025 18:51:39	Onemain, PO Box 1010, Evansville, IN 47706-1010
5503032	Email/PDF: cbp@omf.com	Mar 14 2025 18:39:18	Onemain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
5503035	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 14 2025 18:51:13	Syncb/Care Credit, C/o, PO Box 965036, Orlando, FL 32896-5036
5503340	^ MEBN	Mar 14 2025 18:35:48	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5503036	Email/PDF: ais.sync.ebn@aisinfo.com	Mar 14 2025 18:39:17	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, PO Box 965064, Orlando, FL 32896-5064
5503037	Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 14 2025 18:51:56	Thd/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497
5503038	Email/Text: LCI@upstart.com	Mar 14 2025 18:41:00	Upstart Finance, Attn: Bankruptcy, PO Box 1503, San Carlos, CA 94070-7503
5503039	Email/Text: LCI@upstart.com		

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5504214	^ MEBN	Mar 14 2025 18:41:00	Upstart Network Inc/F, 2 Circle Star Way, San Carlos, CA 94070-6200
5503040	Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Mar 14 2025 18:35:41	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
		Mar 14 2025 18:41:00	Verizon Wireless, Attn: Bankruptcy, 500 Technology Dr Ste 599, Saint Charles, MO 63304-2225

TOTAL: 38

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
cr	*+	Central Keystone Federal Credit Union, 1000 Market Street, Sunbury, PA 17801-2403
5513551	*+	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 16, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 14, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
Jack N Zaharopoulos	TWeef@pamd13trustee.com
Jason Paul Provinzano	on behalf of Debtor 1 Eric Christopher Jones MyLawyer@JPPLaw.com g17727@notify.cincompass.com;provinzano.jasonb125567@notify.bestcase.com
Keri P Ebeck	on behalf of Creditor Harley-Davidson Credit Corp kebeck@bersteinlaw.com btemple@bersteinlaw.com;politicsci2@gmail.com;agilbert@bersteinlaw.com;kebeck@ecf.courtdrive.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William R. Swinehart	on behalf of Creditor Central Keystone Federal Credit Union attwrs@ptd.net rbieber@wmnsb.com;klesher@wmnsb.com

TOTAL: 6

UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE: : Chapter 13  
Eric Christopher Jones : Case No.: 4:22-bk-02069-MJC  
Debtor :  
:

**ORDER**

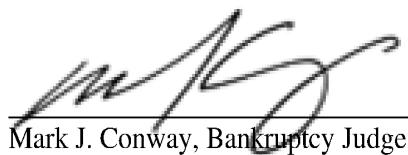
Upon consideration of the Motion to Approve a Cash-Out Refinance Home Equity Loan and to Incur Debt/Obtain Credit to Do So, Dkt. # 33 (“Motion”), it appearing that Notice of the Motion was served upon all creditors and parties-in-interest and that there have been no objections to said Motion, and after a hearing held on March 13, 2025, it is hereby

**ORDERED** and **DECREED** that the Motion is **GRANTED**. Movant is empowered to execute all papers and documents reasonably necessary to effectuate the Cash-Out Refinance Home Equity Loan with Top Flite Financial, Inc; and it is further

**ORDERED** that Movant is granted leave to allow distribution of the proceeds of the transaction at closing as set forth below:

- a. Payment of all usual and customary closing costs for which Movant is responsible.
- b. Any usual and customary notary and/or incidental recording fees associated with the transaction for which Movant is responsible.
- c. The sum of Nineteen Thousand Nine Hundred Ninety-Eight Dollars and Zero Cents (\$19,998.00) shall be paid to the Chapter 13 Trustee for distribution under Debtor’s Chapter 13 Plan.
- d. The remainder of the proceeds shall be paid to Debtor at the time of closing.

By the Court,



Mark J. Conway, Bankruptcy Judge  
Dated: March 13, 2025